

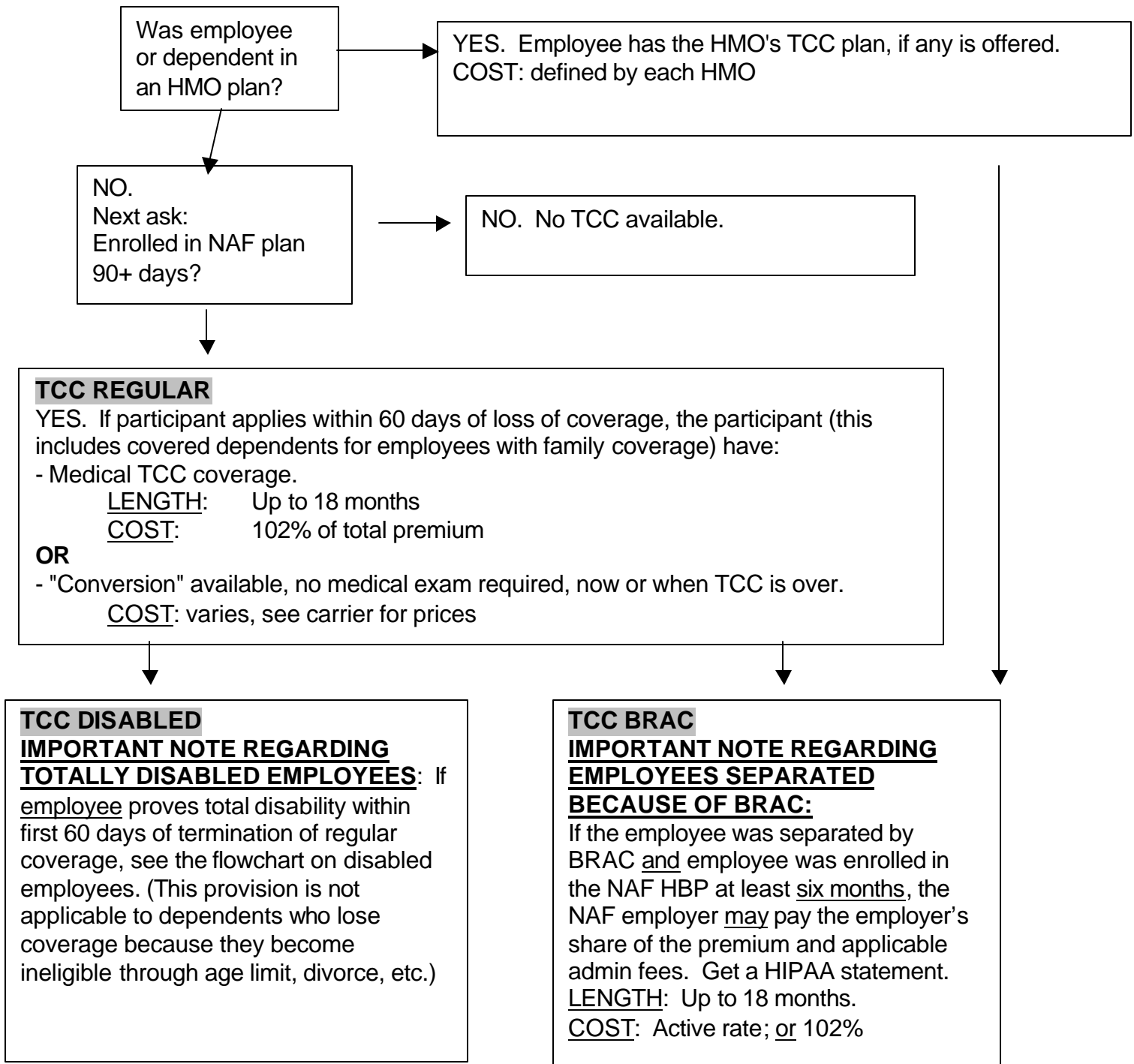
Anyone participating in the Army NAF Medical Program on December 31, 1999 is grandfathered with the rules that were in effect on December 31, 1999, if the old rules provide the Army NAF participant a better benefit.

Section N. TCC (Temporary Continued Coverage), COBRA-like, medical only

This section applies to: employees, dependents, retirees (employee who retires without PRM)
In what situations? When coverage ends due to:

- Employment ceases (termination for any reason other than gross misconduct, or retirement w/o PRM).
- Participant (employee, or employee/retiree's dependent) becomes ineligible (for example, employee's job changes to flexible, dependent reaches age limit, or spouse loses coverage because of divorce).

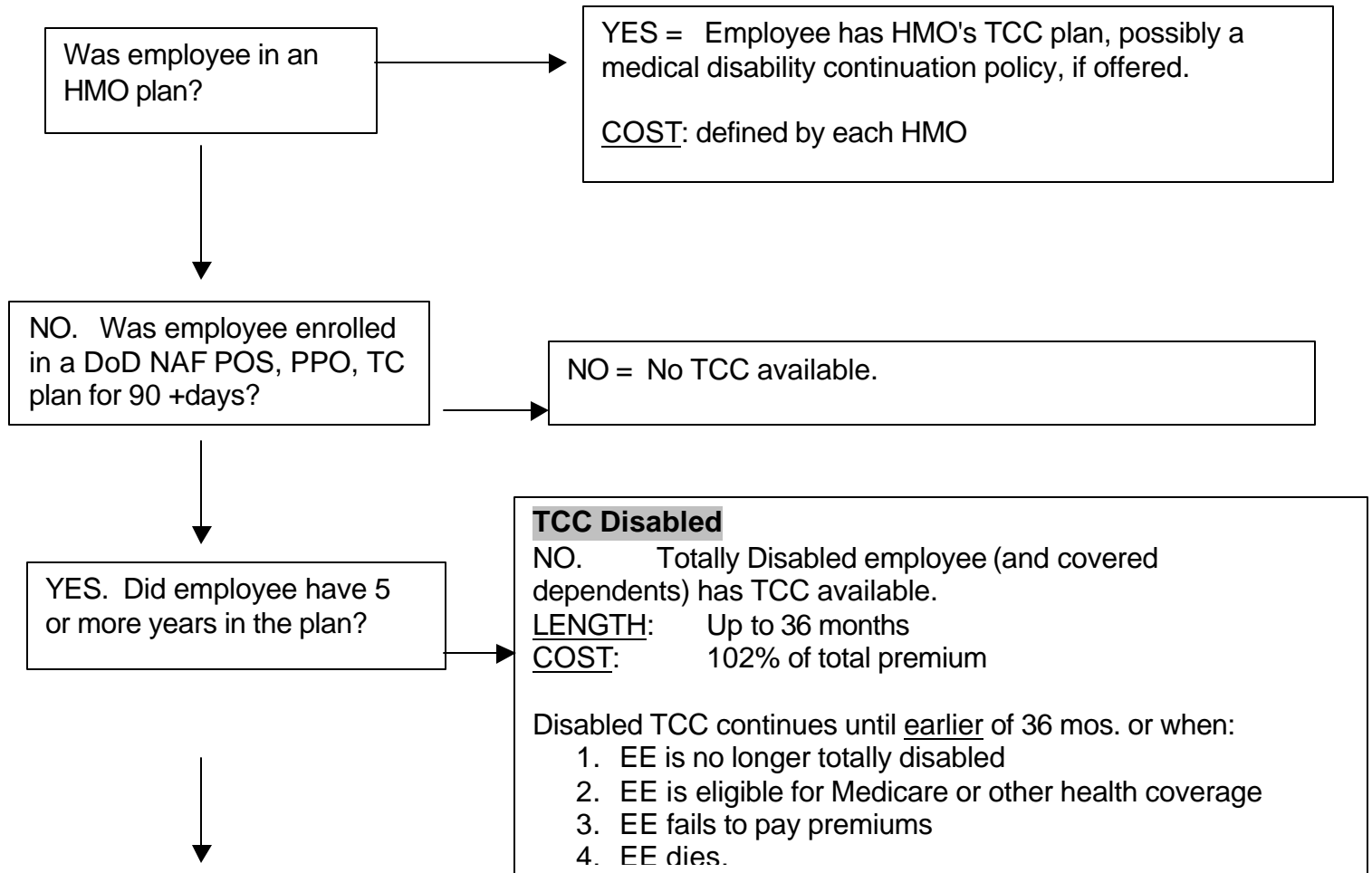
When does TCC start? All TCC is effective when 'normal' coverage ends. Participant must apply within 60 days of date coverage ends.



N.1.b.(2). TCC (Temporary Continued Coverage), COBRA-like, medical only

Situation: Totally Disabled *employee* who does NOT qualify for PRM

- PRM-eligible people would have PRM benefits, wouldn't go through TCC at all
- All TCC begins when 'normal' coverage ends.



TCC Disabled

YES. Totally Disabled EE (and covered dependents) has TCC available.

LENGTH: Up to 36 months

COST: a) 12 months free (ER pd = a **premium waiver**), then
b) 24 months at 102% of total premium.

This TCC continues until earlier of 36 mos. or when:

- 1) EE is no longer totally disabled
- 2) EE is eligible for Medicare or other health coverage
- 3) EE fails to pay required premiums
- 4) EE dies

O. Coverage for Surviving Dependents

- Medical and Dental coverage may both be available, based on situation. (TCC is medical only).
- All TCC begins when 'normal' coverage ends.
- Survivors who are enrolled in HMOs must enroll in non-HMO plan to continue coverage.

